Case 08-08128 Doc 1 Filed 04/03/08 Entered 04/03/08 19:03:42 Desc Main United States Bankruptcy Court Voluntary Potiti Northern District of Illinois Eastern Division

Voluntary Petition

											<u> </u>	
Name of Debtor ((if individual,	enter Last, F	irst, Middle)			N	Name of Joint Debtor (Spouse) (Last, First, Middle)					
W	ilson,	Jame	es Her	man,	Jr.		Wilson, Rebecca, Lee					
All Other Names and trade names		Debtor in the	last 8 years	s; (include ma	arried, maide	n i	All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):					
	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * Subject to Fed R. Bankr.P.9037. See note below. ***-**-4207							ır digits of Soc than one, stat	e all) * Subject		P 9037 See r	No./Complete EIN note below.
Street Address of Debtor (No. & Street, City, and State):							Street /	Address of Joi	nt Debtor (No.	. & Street, City	, and State):	
654 Collie	er Dr.						654	Collier	Dr.			
Antioch IL 60002								ioch IL				60002
County of Reside	ence or of the	e Principal Pla	ace of Busin	ess:			County	of Residence	or of the Prince	cipal Place of I	Business:	
		LA	KE							LAKE		
Mailing Address of Debtor (if different from street address)						N	Mailing	Address of Jo	int Debtor (if o	different from s	street addres	s):
Location of Princi	ipal Assets o	of Business D	ebtor (if diffe	erent from str	eet address	above)):					
Type of Debte	or (Form of O	rganization)	ı	Nature of Bu			•		ptcy Code Ur	nder Which th	e Petition is	Filed (Check one box)
Individual See Exhibit	l (includes Jo it D on page 2	oint Debtors) of this form		Care Busine Asset Real			Chapter 7 Chapter 15 Petition for Recognition					•
☐ Corporati	ion (includes	LLC & LLP)	define	ed in 11 U.S.			☐ Chapter 9 of a Foreign Main Proceeding ☐ Chapter 11					
☐ Partnersh	nip			ad broker			☐ Chapter 12 ☐ Chapter 15 Petition for Recognition ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition					
☐ Other (If	debtor is not	one of the	☐ Comr	nodity Broke	г	H	Nature of Debts (Check one Box)					
	tities, check type of entit		I	ing Bank								
and state	type or entit	ly below.)	Other	Tax-Exempt	Entity	- '	■ Debts are primarily consumer Debts are primarily business debts, defined in 11 U.S.C. debts.					
			(0	theck box, if ap	plicable.)		§ 101(8) as "incurred by an individual primarily for a					
			organ	ization unde	Title 26 of the		pe	rsonal, family,	•			
				d States Cod nue Code).	e (the Interna	al	pui	rpose."				
	F	Filing Fee (C	heck one box)			c	heck	one box	Ch	apter 11 Debt	ors	
Filing Fee atta	ached						□ Debtor is a small business debtor as defined in 11 U.S.C. Sec 101(51D) □ Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)					
Filing Fee to b	be paid in ins	stallments (ap	plicable in i	ndividuals on	ly). Must atta	1-	☐ D heck		small business	s debtor as det	fined in 11 U	.S.C. Sec. 101(51D)
signed applica unable to pay				, ,			□ D				,	uding debts owed to
☐ Filing Fee wa		· · · ·	•		,,		Check all applicable boxes:					
attach signed	application t	for the court's	s considerati	on. See Offic	ial Form 3B.		A plan is being filed with this petition.					
							П А	cceptances of	the plan were	solicited prep	etition from o	one of more classes
Statistical/Admi			ilable for dis	tribution to u	nsecured cre	edtiors.					This spac	e is for court use only
Debtor estimation funds availab					nd administra	tive ex	pense	s paid, there w	vill be no			
Estimated Number	r of Creditors											
1-	50-	100-	200- 999	1,000-	5,001-	10,001		25,001	50,001	Over		
49 Estimated Assets	99	199		5,000	10,000	25,000	,	50,000	100,000	100,000		
\$0 to		\$100,001 to	\$500,001	\$1,000,001	\$10,000,001			\$100,000,001	\$500,000,001	More than		
\$50,000		\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million		to \$500 million	to \$1billion	\$1 billion		
Estimated Liabilitie				□ *4.000.004		D	0.001	1	-	Mara than		
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,00 to \$100 million		\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion		

^{*} Fed.R. Bankr. P. 9037 requires redaction of an individual debtor's taxpayer-identification number (ITIN) -- include last 4 digits only

<u> </u>	ase 08-08128 Doc 1 Filed 04/03/08	Entered 04/03/08 19:03	3:42 Desc Main				
This	Voluntary Petition Document s page must be completed and filed in every case)		mes Herman, Jr. a Lee Wilson				
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional	sheet)				
Location Where Fi	led:	Case Number:	Date Filed:				
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, at	tach additional sheet)				
Name of Debtor:		Case Number:	Date Filed:				
District:		Relationship:	Judge:				
forms 10K ar pursuant to S 1934 and is re	Exhibit A eted if debtor is required to file periodic reports (e.g., and 10Q with the Securities and Exchange Commission Section 13 or 15 (d) of the Securities Exchange Act of equesting relief under chapter 11.)	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC §					
	A is attached and made a part of this petition.	/s/ Nathai	n E Curtis				
		Nathan E Curtis	Dated: 04/01/2008				
Yes, an No.	ebtor own or have possession of any property that poses or is allegend Exhibit C is attached and made a part of this petition. Exhi (To be completed by every individual debtor. If a joint petition is file D completed and signed by the debtor is attached and made a part a joint petition: D also completed and signed by the joint debtor is attached and m	ibit D ed, each spouse must complete and attach t of this petition. ade a part of this petition. ng the Debtor - Venue					
	Debtor has been domiciled or has had a residence, print 180 days immediately preceding the date of this petition						
	There is a bankruptcy case concerning debtor's affiliate,	, general partner, or partnership pendir	ng in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
	Certification by a Debtor Who Reside	es as a Tenant of Residential plicable boxes.	Property				
	Landlord has a judgment against the debtor for possess		ked, complete the				
	following.) (Name of landlord that obtained judgmen	t)					
	(Address of Landlord)						
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for						
	Debtor has included in this petition the deposit with the	court of any rent that would become du	ue during the 30-day				
	period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))						

Voluntary Petition Document

Nata Control (s)

Wilson, James Herman, Jr. Rebecca Lee Wilson

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

This page must be completed and filed in every case)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ James Herman Wilson, Jr.

James Herman Wilson

Dated: 03/25/2008

/s/ Rebecca Lee Wilson

Rebecca Lee Wilson

Dated: 03/25/2008

Signature of Attorney

/s/ Nathan E Curtis

Signature of Attorney for Debtor(s)

Nathan E Curtis

Printed Name of Attorney & Bar Number Bar No: 6269588

LAW OFFICES OF PETER FRANCIS GERACI

55 E. Monroe Street #3400

Chicago IL 60603

312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 04/01/2008

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	03/25/2008	/s/ James Herman Wilson, Jr. James Herman Wilson, Jr.	Sign & Date Here
I certify	under penalty of perjury t	that the information provided above is true and correct.	
does	5. The United States trustee or be not apply in this district.	bankruptcy administrator has determined that the credit counseling requiremen	t of 11 U.S.C. § 109(h)
	Active military duty in a milita	ary combat zone.	
parti		S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasing in person, by telephone, or through the Internet.);	onable effort, to
of re	alizing and making rational decisio	J.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency ons with respect to financial responsibilities.);	
by a	motion for determination by the co	•	
prov dead perio	it counseling briefing within the firs ided the briefing, together with a co dline can be granted only for cause od. Failure to fulfill these requirement	asons stated in your motion, it will send you an order approving your request. Net 30 days after you file your bankruptcy case and promptly file a certificate from copy of any debt management plan developed through the agency. Any extensive and is limited to a maximum of 15 days. A motion for extension must be filed nents may result in dismissal of your case. If the court is not satisfied with your a credit counseling briefing, your case may be dismissed.	n the agency that on of the 30-day within the 30-day
	s from the time I made my request can file my bankruptcy case now.	tt, and the following exigent circumstances merit a temporary waiver of the cred [Must be accompanied by a motion for determination by the court.] [Summariz	t counseling requirement
a co	opy of a certificate from the agency agency no later than 15 days after	y describing the services provided to you and a copy of any debt repayment pla	n developed through
	ted States trustee or bankruptcy as	the filing of my bankruptcy case, I received a briefing from a credit counseling and an administrator that outlined the opportunties for available credit counseling and as but I do not have a certificate from the agency describing the services provided	ssisted me in
perl	ted States trustee or bankruptcy ac forming a related budget analysis,	ine filing of my bankruptcy case, I received a briefing from a credit counseling a idministrator that outlined the opportunties for available credit counseling and as and I have a certificate from the agency describing the services provided to me ayment plan developed through the agency.	ssisted me in

Document Page 5 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	03/25/2008 -	Rebecca Lee Wilson	Here
Datad:	02/25/2009	/s/ Rebecca Lee Wilson	Sign & Date
l certify u	nder penalty of perjury	that the information provided above is true and correct.	
	5. The United States trustee or ot apply in this district.	bankruptcy administrator has determined that the credit counseling requirement o	f 11 U.S.C. § 109(h)
	Active military duty in a milita	ary combat zone.	
partici		S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reason in person, by telephone, or through the Internet.);	able effort, to
of real	izing and making rational decision	I.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so ons with respect to financial responsibilities.);	·
	 I am not required to receive a lotion for determination by the co 	a credit counseling briefing because of: [Check the applicable statement.] [Must bourt.]	e accompanied
credit provid deadli perioc	counseling briefing within the fir led the briefing, together with a connection only for causing the causing the first to fulfill these requirem	easons stated in your motion, it will send you an order approving your request. Yo st 30 days after you file your bankruptcy case and promptly file a certificate from the copy of any debt management plan developed through the agency. Any extension e and is limited to a maximum of 15 days. A motion for extension must be filed with ents may result in dismissal of your case. If the court is not satisfied with your regal a credit counseling briefing, your case may be dismissed.	he agency that n of the 30-day thin the 30-day
	an file my bankruptcy case now	tt, and the following exigent circumstances merit a temporary waiver of the credit of the court.] [Summarize]	
		dit counseling services from an approved agency but was unable to obtain the ser	
perfo	d States trustee or bankruptcy a	the filing of my bankruptcy case, I received a briefing from a credit counseling age administrator that outlined the opportunties for available credit counseling and ass, but I do not have a certificate from the agency describing the services provided to you and a copy of any debt repayment planer your bankruptcy case is filed.	sted me in o me. You must file
perfo	d States trustee or bankruptcy a rming a related budget analysis,	the filing of my bankruptcy case, I received a briefing from a credit counseling age administrator that outlined the opportunties for available credit counseling and assi, and I have a certificate from the agency describing the services provided to me. ayment plan developed through the agency.	sted me in

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. \$3,000 \$3,000

2. The source of the compensation paid to me was:

Debtor(s)	Other: (specify
DCD(O(3)	I Ollici. (speci

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 04/01/2008 /s/ Nathan E Curtis

Attorney Name: Nathan E Curtis
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6269588

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Document Page 7 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
654 Collier Dr. Antioch, IL 60002 (Debtor's Residence)	Fee Simple	J	\$ 282,000	\$ 215,700

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$282,000.00

PFG Record # 345119

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

O2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thirft, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. Fifth Third Bank Checking Account Fifth	Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	nt Value of s Interest in ty, Without cting Any d Claim or
accounts, certificates of deposit or shares in banks, savings and loan, triff, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. 7 Infith Third Bank Checking Account 8 1,600 8 1,600 9 Security Deposits with public utilities, telephone companies, landlords and others. 9 Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, Big/Flat Screen TV, DVD Player, VCR/Camcorder, Camera/Videogames, Computer, Sofa, Loveseat, Recliner, Coffee & End Tables, Dining Set, Table & Chairs, Small Appliances, Large Appliances, Washer/Dryer, Microwave, 3 Beds & Dressers, Tools, Exercise Equipment, Lawn Mower, BBQ Grill, Musical Instruments, Hummel Statues 9 Books, Compact Discs, Tapes/Records, Family Pictures 9 Books, Compact Discs, Tapes/Records, Family Pictures 9 120 9 Necessary wearing apparel. 8 200 9 Furs and jewelry. Earrings, watch, costume jewelry \$ 400	01. Cash on Hand	X				
telephone companies, landlords and others. 04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, Big/Flat Screen TV, DVD Player, VCR/Camcorder, Camera/Videogames, Computer, Sofa, Loveseat, Recliner, Coffee & End Tables, Dining Set, Table & Chairs, Small Appliances, Large Appliances, Washer/Dryer, Microwave, 3 Beds & Dressers, Tools, Exercise Equipment, Lawn Mower, BBQ Grill, Musical Instruments, Hummel Statues 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures 120 06. Wearing Apparel Necessary wearing apparel. \$ 200 07. Furs and jewelry. Earrings, watch, costume jewelry \$ 400	accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit		Fifth Third Bank Checking Account		\$	1,600
including audio, video, and computer equipment. Household goods; TV, Big/Flat Screen TV, DVD Player, VCR/Camcorder, Camera/Videogames, Computer, Sofa, Loveseat, Recliner, Coffee & End Tables, Dining Set, Table & Chairs, Small Appliances, Large Appliances, Washer/Dryer, Microwave, 3 Beds & Dressers, Tools, Exercise Equipment, Lawn Mower, BBQ Grill, Musical Instruments, Hummel Statues 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures 120 06. Wearing Apparel Necessary wearing apparel. \$ 200 07. Furs and jewelry. Earrings, watch, costume jewelry \$ 400		X				
antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures 120 Necessary wearing apparel. 9 200 7 Furs and jewelry. Earrings, watch, costume jewelry 8 400 8 Firearms and sports, photographic, and other hobby equipment.	including audio, video, and computer		VCR/Camcorder, Camera/Videogames, Computer, Sofa, Loveseat, Recliner, Coffee & End Tables, Dining Set, Table & Chairs, Small Appliances, Large Appliances, Washer/Dryer, Microwave, 3 Beds & Dressers, Tools, Exercise Equipment, Lawn Mower, BBQ Grill, Musical		\$	2,000
Necessary wearing apparel. \$ 200 07. Furs and jewelry. Earrings, watch, costume jewelry \$ 400 08. Firearms and sports, photographic, and other hobby equipment.	antiques, stamp, coin, record, tape, compact		Books, Compact Discs, Tapes/Records, Family Pictures		\$	120
Earrings, watch, costume jewelry \$ 400 08. Firearms and sports, photographic, and other hobby equipment.	06. Wearing Apparel		Necessary wearing apparel.		\$	200
other hobby equipment.	07. Furs and jewelry.				\$	400
	other hobby equipment.				\$	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Type of Property	N O N	Description and Location of Property	A M	Current Value of Debtor's Interest in Property, Without Deducting Any
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	E	Term Life Insurance - No Cash Surrender Value.	С	Secured Claim or
10. Annuities. Itemize and name each issuer.	X	Term Life insurance - No Cash Surrender Value.		None
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars				
		Pension w/ Employer/Former Employer - 100% Exempt.	Н	Unknown
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	NONE	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.					
		2006 Dodge Caravan w/18k miles	J	\$ 10,650	
		1999 Nissan Altima w/55k miles		\$ 3,000	
26. Boats, motors and accessories.					
		1987 Celebrity Cailas I/O		\$ 1,000	
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals					
		Family Pets/Animals. 1 Dog		None	
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$19,320	

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875					

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
654 Collier Dr. Antioch, IL 60002 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 282,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Fifth Third Bank Checking Account	735 ILCS 5/12-1001(b)	\$ 1,600	\$ 1,600
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, Big/Flat Screen TV, DVD Player, VCR/Camcorder, Camera/Videogames, Computer, Sofa, Loveseat, Recliner, Coffee & End Tables, Dining Set, Table Chairs, Small Appliances, Large Appliances, Washer/Dryer, Microwave, 3 Beds & Dressers, Tools, Exercise Equipment, Lawn Mower, BBQ Grill, Musical Instruments, Hummel Statues	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 120	\$ 120
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 400	\$ 400
08. Firearms and sports, photographic, and other hobby equipment.			
Shotgun, Pellet Gun	735 ILCS 5/12-1001(b)	\$ 350	\$ 350
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875					

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	Unknown	Unknown
25. Autos, Truck, Trailers and other vehicles and accessories. 2006 Dodge Caravan w/18k miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 10,650
1999 Nissan Altima w/55k miles	735 ILCS 5/12-1001(b)	\$ 3,000	\$ 3,000
26. Boats, motors and accessories. 1987 Celebrity Cailas I/O	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
,			

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In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

(Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Bank of America Bankruptcy Dept PO Box 538625 Atlanta GA 30353 Acct No.: 63010011148484		J	Dates: 2006 Nature of Lien: Lien on Vehicle - Non-PMSI Market Value: \$ 10,650 Intention: Reaffirm 524 (c) *Description: 2006 Dodge Caravan w/18k miles				\$ 10,900	\$ 250
2	Citimortgage Inc. Bankruptcy Department PO Box 183040 Columbus OH 43218 Acct No.: 20038599831		J	Dates: 2006 Nature of Lien: Mortgage Market Value: \$ 282,000 Intention: Reaffirm 524 (c) *Description: 654 Collier Dr. Antioch, IL 60002 (Debtor's Residence)				\$ 215,700	\$ 0
3	Wells Fargo Bankruptcy Dept PO Box 54180 Los Angeles CA 90054 Acct No.: 65430177040001		J	Dates: 2006 Nature of Lien: Mortgage - Second Market Value: \$ 282,000 Intention: Reaffirm 524 (c) *Description: 654 Collier Dr. Antioch, IL 60002 (Debtor's Residence)				\$ 54,400	\$ 0

Total

\$ 281,000

\$ 250

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson / Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of Claim
1	Amazon Credit Plan Bankruptcy Department PO Box 689020 Des Moines IA 50368 Acct #: 4640182021890425		Н	Dates: 2005 Reason: Credit Card or Credit Use				\$ 300
2	Antioch Famil Chiropratic Attn: Bankruptcy Dept. 960 Victoria Street Antioch IL 60002 Acct #: 349000		Н	Dates: 2007 Reason: Medical/Dental Services				\$ 35
3	Bank of America Bankruptcy Department PO Box 37291 Baltimore MD 21297 Acct #: 74975944842628		J	Dates: 2007 Reason: Credit Card or Credit Use				\$ 24,900

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson / Debtors

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H & J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	, .	unt of aim
Bank of America Bankruptcy Department PO Box 17220 Baltimore MD 21297 Acct #: 4264282865675323		Н	Dates: 2007 Reason: Credit Card or Credit Use				\$	400
Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007374590437		Н	Dates: 2007 Reason: Credit Card or Credit Use				\$	4,400
Attn: Bankruptcy Dept. P.O. Box 15153 Wilmington DE 19886 Acct #: 4266902018616282		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$	4,200
JC Penney Bankruptcy Dept. PO Box 960001 Orlando FL 32896-0001 Acct #: 2486518545		J	Dates: 2006 Reason: Credit Card or Credit Use				\$	1,100
Sears Bankruptcy Recovery Citibank USA Sears PO Box 20363 Kansas City MO 64195 Acct #: 5049940139293103		Н	Dates: 2004 Reason: Credit Card or Credit Use				\$	500
Sears Bankruptcy Recovery Citibank USA Sears PO Box 20363 Kansas City MO 64195 Acct #: 5049941396615228		Н	Dates: 2008 Reason: Credit Card or Credit Use				\$	300
O Union Plus Attn: Bankruptcy Dept. PO Box 17051 Baltimore MD 21297 Acct #: 4034140000500617		Н	Dates: 2001 Reason: Credit Card or Credit Use				\$	8,400

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson / Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
11 United Hospital Systems Attn: Bankruptcy Dept. 6308 8th Ave. Kenosha WI 53143 Acct #: 382051000023		J	Dates: 2007 Reason: Medical/Dental Services				\$ 75

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 44,610.00



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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In re

James Herman Wilson Jr.and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



UNITED STATES BARKRUPT COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE						
Status: Married	Age. 13-Dependent, Age. 4- Depe	ndent, , ,					
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT					
Occupation:	Firefighter	Housewife					
Name of Employer:	Gurnee Fire Department						
Years Employed	9 years						
Employer Address:	4580 Old Grand						
City, State, Zip	Gurnee, IL 60031	,					

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
1. Monthly Gross Wages, Salary, and commissions	\$ 6,056.42	\$ 0.00			
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 6,056.42	\$ 0.00			
4. LESS PAYROLL DEDUCTIONS					
a. Payroll Taxes and Social Security	\$ 801.54	\$ 0.00			
b. Insurance	\$ 297.29	\$ 0.00			
c. Union Dues	\$ 54.17	\$ 0.00			
d. Other (Specify) Pension:	\$ 572.63	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,725.62	\$ 0.00			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,330.80	\$ 0.00			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
8. Income from real property	\$ 0.00	\$ 0.00			
Interest and dividends	\$ 0.00	\$ 0.00			
 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 	\$ 0.00	\$ 0.00			
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00			
12. Pension or retirement income	\$ 0.00	\$ 0.00			
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00			
Unemployment Income	\$ 0.00	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 4,330.80	\$ 0.00			
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 4,330.80				
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	. if applicable, on Statistical Summary			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SPATESTBARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 1,917.00 a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No 2. Utilities: a. Electricity and Heating Fuel \$ 275.00 b. Water, Sewer, Garbage \$ 60.00 c. Cellphone, Internet \$100.00 d. Other **Home Phone and Cable Television** \$ 125.00 3. Home Maintenance (repairs and upkeep) \$ 50.00 4. Food \$ 425.00 5. Clothing \$40.00 6. Laundry and Dry Cleaning \$ 25.00 \$30.00 7. Medical and Dental Expenses \$ 228.00 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$ 35.00 10. Charitable Contributions \$ -11. Insurance (not deducted from wages or included in home mortgage payments) \$35.00 a. Homeowner's or Renter's \$ b. Life \$c. Health d. Auto \$79.00 e. Other \$-12. Taxes (not deducted from wages or included in home mortgage payments) \$ 527.00 Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$253.00 a. Auto b. Reaffirmation Payments \$ c. Other \$-14. Alimony, maintenance and support paid to others \$-15. Payments for support of additional dependents not living at your home \$-16. Regular expenses from operation of business, profession, or farm (attach detailed statement) Childcare & Pet 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Postage/Banking Babysitting Care: Eyecare, Meds GLS Repay: \$125.00 \$70.00 \$10.00 \$30.00 \$ -\$ 15.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on \$ 4,329.00 the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 4,330.80 b. Average monthly expenses from Line 18 above \$4,329.00 c. Monthly net income (a. minus b.) \$ 1.80 d. Total amount to be paid into plan monthly

Document Page 22 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2008: \$6,056/mthly 2007: \$79,409 2006: \$69,460	Employment	
X	Spouse		
	AMOUNT	SOURCE	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

02. INCOME OTHER THAN FRO	M EMPLOYMENT OR OPERATION	OF BUSINESS:	
the two years immediately precede spouse separately. (Married debt	ved by the debtor other than from em ling the commencement of this case. ors filing under chapter 12 or chapter eparated and a joint petition is not file	Give particulars. If a joint petition is a 13 must state income for each spou	filed, state income for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS			
services, and other debts to any of value of all property that constitut that were made to a creditor on a an approved nonprofit budgeting	TOR(S) WITH PRIMARILY CONSUMI creditor made within 90 days immedia es or is affected by such transfer is no count of a domestic support obligation and creditor counseling agency. (Ma les whether or not a joint petition is file	tely proceeding the commencement of less than \$600.00. Indicate with a on or as part of an alternative repayn rried debtors filing under chapter 12	of this case if the aggregate in asterisk (*) any payments nent schedule under a plan b or chapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing

Amount Paid or Value of

Transfers

Dates of

Payment/Transfers

Amount Still Owing

Name and Address

of Creditor

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

STATEMENT OF FINANCIAL AFFAIRS

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

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In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

ceding the commencement of thi th spouses whether or not a joint none (1) year immediately nolude information concerning d and a joint petition is not filed.)
nclude information concerning
nclude information concerning
Description
and Value of
Property
of this case except ordinary and itable contributions aggregating libutions by either or both spouse Description and Value of Gift
i

Date

of

Loss

Description of Circumstances and,

if Loss Was Covered in Whole or in

Part by Insurance, Give Particulars

Description and

Value

of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

Attorney for Debtor: Nathan E Curtis

	OF FINANCIAL	
SIAIFMENI	()F FINAN(JAI	AFFAIRS

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

of Payee Law Office of Peter Francis Geraci

55 E. Monroe Street #3400

Name and Address

Name of Payer if Other Than Debtor

Date of Payment,

Amount of Money or Description and Value of Property

Payment/Value: 3,000.00

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2007

\$50.00

NONE X

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship

other Device

Describe Property Transferred and

to Debtor Date Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Date(s) Name of Trust or of

Amount and Date of Sale or Closing



Transfer(s)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

STATEMENT OF FINANCIAL AFFAIRS

NONE X

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository

Description of Contents

Date of Transfer or Surrender, if Any

NONE X

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE X

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

15. PRIOR ADDRESS OF DEBT	OR(S):		
	. , ,	commencement of this case, list all premof this case. If a joint petition is filed, repo	
	Name	Dates of	
Address	Used	Occupancy	

X

17. ENVIRONMENTAL INFORMATION:

the community property state. Name

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the **Environmental Law:**

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

iviateriai. In		of every site for which the debtor provital unit to which the notice was sent a	=	f a release of Hazardous
	e Name Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
		tive proceedings, including settlement the name and address of the govern		
	nd Address of	Docket Number	Status of Disposition	
a. If the del ending date partnership immediatel	es of all businesses in o, sole proprietor, or wally by preceding the comm	AME OF BUSINESS st the names, addresses, taxpayer ide which the debtor was an officer, direct as self-employed in a trade, profession tencement of this case, or in which the preceding the commencement of this case.	ctor, partner, or managing executive n, or other activity either full- or part- e debtor owned 5 percent or more of	of a corporation, partner in a -time within six (6) years
a. If the del ending date partnership immediatel within six (6 If the debto ending date	btor is an individual, lises of all businesses in a so, sole proprietor, or we by preceding the comme by years immediately per is a partnership, list es of all businesses in	st the names, addresses, taxpayer ide which the debtor was an officer, direct as self-employed in a trade, profession rencement of this case, or in which the preceding the commencement of this of the names, addresses, taxpayer ident which the debtor was a partner or ow	ctor, partner, or managing executive in, or other activity either full- or part- e debtor owned 5 percent or more of case.	of a corporation, partner in a time within six (6) years f the voting or equity securities inesses, and beginning and
a. If the del ending date partnership immediatel within six (6) If the debto ending date (6) years in	btor is an individual, list es of all businesses in p, sole proprietor, or we ly preceding the comm 6) years immediately por is a partnership, list es of all businesses in mmediately preceding or is a corporation, list es of all businesses in list es of all businesses in	st the names, addresses, taxpayer ide which the debtor was an officer, direct as self-employed in a trade, profession rencement of this case, or in which the preceding the commencement of this of the names, addresses, taxpayer ident	ctor, partner, or managing executive in, or other activity either full- or particle debtor owned 5 percent or more of case. diffication numbers, nature of the busined 5 percent or more of the voting diffication numbers, nature of the busing diffication numbers, nature of the busing	of a corporation, partner in a time within six (6) years f the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and
a. If the delending date partnership immediatel within six (6) If the debto ending date (6) years in lifthe debto ending date (6) years in Name & Las	btor is an individual, list es of all businesses in p, sole proprietor, or we ly preceding the comm 6) years immediately por is a partnership, list es of all businesses in mmediately preceding or is a corporation, list es of all businesses in list es of all businesses in	st the names, addresses, taxpayer ide which the debtor was an officer, direct as self-employed in a trade, profession tencement of this case, or in which the preceding the commencement of this of the names, addresses, taxpayer identification which the debtor was a partner or ow the commencement of this case.	ctor, partner, or managing executive in, or other activity either full- or particle debtor owned 5 percent or more of case. diffication numbers, nature of the busined 5 percent or more of the voting diffication numbers, nature of the busing diffication numbers, nature of the busing	of a corporation, partner in a time within six (6) years f the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and

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In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

STATEMENT OF FINANCIAL AFFAIRS

• .	. , ,	a corporation or partnership and by any individual debtor who is
executive, or owner of more than	n 5 percent of the voting or equity sec	t of this case, any of the following: an officer, director, managing surities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time.
•	ceding the commencement of this cas	ement only if the debtor is or has been in business, as defined abse. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND F	FINANCIAL STATEMENTS:	
List all bookkeepers and account the keeping of books of account	, , , ,	liately preceding the filing of this bankruptcy case kept or supervi
Name	Dates Services	
and Address	Rendered	
	. , ,	preceding the filing of this bankruptcy case have audited the boo
	who within two (2) years immediately d a financial statement of the debtor. Address	preceding the filing of this bankruptcy case have audited the boo Dates Services Rendered
account and records, or prepare . Name 19c. List all firms or individuals v	d a financial statement of the debtor. Address	Dates Services Rendered t of this case were in possession of the books of account and rec
account and records, or prepare . Name 19c. List all firms or individuals v	Address who at the time of the commencement	Dates Services Rendered t of this case were in possession of the books of account and rec
account and records, or prepare Name 19c. List all firms or individuals voof the debtor. If any of the books Name Name	Address who at the time of the commencements of account and records are not available. Address Address	Dates Services Rendered t of this case were in possession of the books of account and recable, explain.
account and records, or prepare Name 19c. List all firms or individuals voof the debtor. If any of the books Name Name	Address who at the time of the commencements of account and records are not available. Address	Rendered t of this case were in possession of the books of account and recable, explain.

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In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

20. INVENTORIES			
List the dates of the last two the dollar amount and basis	o inventories taken of your property, the names of each inventory.	e of the person who supervised the	e taking of each inventory,
Date	Inventory	Dollar Amount of Inventory	
of	Ouraniana	(specify cost, market of other	
Inventory	Supervisor Supervisor	basis)	
c. List the name and addre	ss of the person having possession of the rec	cords of each of the inventories rep	ported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
	S, OFFICERS, DIRECTORS AND SHAREHO		
Name	Nature	Percentage of	
and Address	of Interest	Interest	
	oration, list all officers & directors of the corpore of the voting or equity securities of the cor		directly or indirectly owns,
Name	<u></u>	Nature and Percentage of	
and Address	Title	Stock Ownership	
	p, list the nature and percentage of partnersh		partnershin

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In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

	STATEMENT OF FIN	ANUIAL AFFAIRS	
22b. If the debtor is a corporation immediately preceding the com		ationship with the corporation terminated within one (1) year	ar
Name and Address	Title	Date of Termination	
	PARTNERSHIP OR DISTRIBUTION BY		
		utions credited or given to an insider, including compensat er perquisite during one year immediately preceding the	ion in a
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
24. TAX CONSOLIDATION GR	ROUP:		
If the debtor is a corporation, lis		ation number of the parent corporation of any consolidated thin six (6) years immediately preceding the commenceme	
If the debtor is a corporation, lis for tax purposes of which the de			
If the debtor is a corporation, lis for tax purposes of which the decase. Name of	ebtor has been a member at any time wi Taxpayer		
If the debtor is a corporation, lis for tax purposes of which the decase. Name of Parent Corporation 25. PENSION FUNDS:	Taxpayer Identification Number (EIN)		nt of th

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/25/2008 /s/ James Herman Wilson, Jr.

James Herman Wilson, Jr.

X Date & Sign

Dated: 03/25/2008 /s/ Rebecca Lee Wilson

Rebecca Lee Wilson

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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In re

James Herman Wilson Jr. and Rebecca Lee Wilson / Debtors

Attorney for Debtor: Nathan E Curtis

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- 3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property	Creditor's Name	Intention			
PROPERTY TO BE RETAINED					
2006 Dodge Caravan w/18k miles	Bank of America Bankruptcy Dept PO Box 538625 Atlanta GA 30353	Reaffirm 524 (c)			
654 Collier Dr. Antioch, IL 60002 (Debtor's Residence)	Citimortgage Inc. Bankruptcy Department PO Box 183040 Columbus OH 43218	Reaffirm 524 (c)			
654 Collier Dr. Antioch, IL 60002 (Debtor's Residence)	Wells Fargo Bankruptcy Dept PO Box 54180 Los Angeles CA 90054	Reaffirm 524 (c)			

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

03/25/2008

Dated:

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/25/2008 /s/ James Herman Wilson, Jr.

James Herman Wilson, Jr.

/s/ Rebecca Lee Wilson

Rebecca Lee Wilson

X Date & Sign

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Attorney for Debtor: Nathan E Curtis

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$564,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$19,320	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$281,000	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$44,610	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,331
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,329
TOTALS			\$ 583,320 TOTAL ASSETS	\$ 325,610 TOTAL LIABILITIES	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Herman Wilson Jr.and Rebecca Lee Wilson, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,330.80
Average Expenses (from Schedule J, Line 18)	\$ 4,329.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 7,525.93

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 250.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 44,610.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 44,860.00

Document Page 37 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 03/25/2008 /s/ James Herman Wilson, Jr.

James Herman Wilson, Jr.

X Date & Sign

Dated: 03/25/2008 /s/ Rebecca Lee Wilson X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Document Page 38 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Herman Wilson, Jr. and Rebecca Lee Wilson / Debtors

Attorney for Debtor: Nathan E Curtis

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/25/2008 /s/ James Herman Wilson, Jr.

James Herman Wilson, Jr.

X Date & Sign

Dated: 03/25/2008 /s/ Rebecca Lee Wilson

PFG Record #

345119

Rebecca Lee Wilson

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

James Herman Wilson Jr. and Rebecca Lee Wilson, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ James Herman Wilson, Jr. Sign & Date Dated: 03/25/2008 Here James Herman Wilson, Jr. /s/ Rebecca Lee Wilson 03/25/2008 Sign & Date Dated: Rebecca Lee Wilson Here /s/ Nathan E Curtis 04/01/2008 Dated: Attorney: Nathan E Curtis Bar No: 6269588

PFG Record # 345119